CLAIMS

What is claimed is:

1.   A computer network-implemented method for use by participants, merchants, and beneficiaries to generate benefits for the beneficiaries, comprising:

a)   receiving identified spending amount information by the participants at the merchants;

b)   receiving actual spending amount information by the participants at the merchants; and

c)   determining the beneficiary benefits payable by the merchants using a benefit determination method based on the identified spending amount information and the actual spending amount information.

2.   The method of Claim 1, wherein the benefit determination method includes reconciling the identified spending amount information by each of the participants at each of the merchants with the later actual spending amount information by each of the participants at each of the merchants.

3.   The method of Claim 1, wherein the benefit determination method includes an accurate identified spending reward plan that encourages accurately estimating the identified spending amounts.

4.   The method of Claim 3, wherein the accurate identified spending reward plan is based on the effective actual spending amount to generate lift for the merchant, wherein the effective actual spending amount is the lesser of the actual spending amount and the identified spending amount.

5.   The method of Claim 3, wherein the accurate identified spending reward plan includes a funding method for a transfer of funds in advance of the actual spending and based on the identified spending amount information.

6.   The method of Claim 5, wherein the accurate identified spending reward plan further includes permitting adjusting the advance transferred funds between account purses.

7.   The method of Claim 5, wherein the beneficiary benefit is defined as a beneficiary rebate and the benefit determination method determines the beneficiary rebate according to the equation:

$$BR = EAS * (NRP - ARP)$$

wherein:

    BR = Beneficiary Rebate,

    EAS = Effective Actual Spending,

    NRP = Negotiated Rebate Percentage, and

    ARP = Administrative Rebate Percentage.

8.   The method of Claim 3, wherein the accurate identified spending reward plan includes reducing the beneficiary benefit by a multiplier that represents under-spending by the participant at the merchant.

9.   The method of Claim 8, wherein the multiplier is the effective actual spending amount divided by the identified spending amount, wherein the effective actual spending amount is the lesser of the actual spending amount and the identified spending amount.

10.   The method of Claim 8, wherein the beneficiary benefit is defined as a beneficiary rebate and the benefit determination method determines the beneficiary rebate according to the equation:

$$BR = (EAS) * (NRP - ARP) * (EAS / IS)$$

wherein:

BR = Beneficiary Rebate,

EAS = Effective Actual Spending,

NRP = Negotiated Rebate Percentage,

ARP = Administrative Rebate Percentage, and

IS = Identified Spending.

11.   The method of Claim 3, wherein the benefit determination method determines a benefit to an administrator of the method, wherein the administrator benefit is not reduced when the actual spending is different from the identified spending.

12.   The method of Claim 1, further comprising receiving from the merchants instructions for offering to the participants special promotions with special promotion benefits payable to the beneficiaries.

13.   A server computer or bank of server computers connected to a computer network and storing computer-executable instructions for performing the method of Claim 1.

14.   A computer-readable storage medium storing computer-executable instructions for performing the method of Claim 1.

15.   A computer network-implemented method for use by participants, merchants, and beneficiaries to generate benefits for the beneficiaries, comprising:

a)   receiving identified spending amount information by the participants at the merchants;

b)   receiving actual spending amount information by the participants at the merchants;

c)   reconciling the identified spending amount information by each of the participants at each of the merchants with the later actual spending amount information by each of the participants at each of the merchants; and

d)   determining the beneficiary benefits and the administrator benefits payable by the merchants using a benefit determination method that includes an accurate identified spending reward plan that encourages accurately estimating the identified spending amounts, wherein the accurate identified spending reward plan is based on the identified spending amount and the effective actual spending amount to generate lift for the merchant, wherein the effective actual spending amount is the lesser of the actual spending amount and the identified spending amount, and wherein the administrator benefit is not reduced when the actual spending is different from the identified spending.

16.   The method of Claim 15, wherein the accurate identified spending reward plan includes a funding method for transferring funds in advance of the actual spending and based on the identified spending amount information.

17.   The method of Claim 16, wherein the accurate identified spending reward plan further includes permitting adjusting the advance transferred funds between account purses, wherein the account purses include merchant-specific purses and a general purse.

18.   The method of Claim 16, wherein the beneficiary benefit is defined as a beneficiary rebate and the benefit determination method determines the beneficiary rebate according to the equation:

$$BR = EAS * (NRP - ARP)$$

wherein:

BR = Beneficiary Rebate,

EAS = Effective Actual Spending,

NRP = Negotiated Rebate Percentage, and

ARP = Administrative Rebate Percentage.

19.   The method of Claim 15, wherein the accurate identified spending reward plan includes reducing the beneficiary benefit by a multiplier that represents under-spending by the participant at the merchant.

20.   The method of Claim 19, wherein the beneficiary benefit is defined as a beneficiary rebate and the benefit determination method determines the beneficiary rebate according to the equation:

$$BR = (EAS) * (NRP - ARP) * (EAS / IS)$$

wherein:

BR = Beneficiary Rebate,

EAS = Effective Actual Spending,

NRP = Negotiated Rebate Percentage,

ARP = Administrative Rebate Percentage, and

IS = Identified Spending.

21.   The method of Claim 15, further comprising receiving from the merchants instructions for offering to the participants special promotions with special promotion benefits payable to the beneficiaries.

22.   The method of Claim 15, further comprising receiving from the beneficiaries designations of sub-groups for receiving portions of the beneficiary benefits.

23.   The method of Claim 15, further comprising receiving from the participants standing orders for identified spending at designated times on a regular basis.

24.   The method of Claim 15, further comprising providing a menu of the merchants with which a particular one of the participants has conducted actual spending transactions, and receiving from the particular participant a designation for one of the merchants on the menu for additional identified spending.

25.   The method of Claim 15, wherein the identified spending information is received from participant interface devices and the actual spending information is received from merchant point-of-sale devices.

26.   A server computer or bank of server computers connected to a computer network and storing computer-executable instructions for performing the method of Claim 15.

27.   A computer-readable storage medium storing computer-executable instructions for performing the method of Claim 15.

28.   A benefit determination method for use in a computer network-implemented program for use by participants, benefactors, and beneficiaries to generate benefits for the beneficiaries, comprising:

a)   reconciling identified spending amount information by each of the participants at each of the benefactors with later actual spending amount information by each of the participants at each of the benefactors;

b)   determining the beneficiary benefits payable by the benefactors based on the identified spending amount information and effective actual spending amount information to generate lift for the benefactors, wherein the effective actual spending amount is the lesser of the actual spending amount and the identified spending amount, and further including an accurate identified spending reward plan that encourages accurately estimating the identified spending amount; and

c)   determining a benefit to an administrator of the program, wherein the administrator benefit is not reduced when the actual spending is different from the identified spending.

29.   The method of Claim 28, wherein the accurate identified spending reward plan includes a funding method for a transfer of funds in advance of the actual spending and based on the identified spending amount information, and further includes permitting adjusting the advance transferred funds between account purses.

30.   The method of Claim 29, wherein the beneficiary benefit is defined as a beneficiary rebate and the benefit determination method determines the beneficiary rebate according to the equation:

$$BR = EAS * (NRP - ARP)$$

wherein:

BR = Beneficiary Rebate,

EAS = Effective Actual Spending,

NRP = Negotiated Rebate Percentage, and

ARP = Administrative Rebate Percentage.

31.   The method of Claim 28, wherein the accurate identified spending reward plan includes reducing the beneficiary benefit by a multiplier that represents under-spending by the participant at the merchant.

32.   The method of Claim 31, wherein the beneficiary benefit is defined as a beneficiary rebate and the benefit determination method determines the beneficiary rebate according to the equation:

$$BR = (EAS) * (NRP - ARP) * (EAS / IS)$$

wherein:

BR = Beneficiary Rebate,

EAS = Effective Actual Spending,

NRP = Negotiated Rebate Percentage,

ARP = Administrative Rebate Percentage, and

IS = Identified Spending.

33.   A computer-readable storage medium storing computer-executable instructions for performing the method of Claim 28.